

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. **(Currently amended)** A method performed by a service provider of recovering at least a portion of a predetermined amount of overpaid benefits made to a disabled individual by a third party, the method comprising:

a). obtaining from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account of the disabled individual, wherein said preauthorization allows for direct recovery of the overpaid benefits when the disabled individual is awarded Social Security disability insurance benefits (SSDI);

b). filing a claim with the Social Security Administration (SSA) for SSDI on behalf of the disabled individual;

c). obtaining SSDI for the disabled individual as a result of the filing of the claim with the SSA;

d). verifying that the disabled individual's deposit account has sufficient funds to cover a withdrawal of at least a portion of the predetermined amount of overpaid benefits after a direct deposit of the SSDI by the SSA into the individual's deposit account;

e). recovering from the deposit account, by a computer, at least a portion of the predetermined amount of overpaid benefits previously provided to the disabled person by the third party;

f). providing the third party with access to an interactive computer program, wherein the interactive computer program comprising enables the third party to obtain information regarding the progress of one or more of the steps a) – e); and

g). returning at least a portion of the recovered amount of overpaid benefits to the third party.

2. **(Previously presented)** The method of claim 1 further comprising electronically receiving information regarding the predetermined amount of overpaid benefits from the third party after the third party accesses the interactive computer program.

3. **Canceled**

4. **(Currently amended)** A method performed by a service provider of recovering overpaid disability insurance benefits paid to a claimant by a client of the service provider, the method comprising:

a). obtaining preauthorization from the claimant for electronic ~~capture~~ recovery of the overpaid disability insurance benefits before the receipt of a Social Security disability insurance benefits (SSDI) payment;

b). assisting the claimant in setting up direct deposit of SSDI into a deposit account of the claimant;

c). receiving a debit run date from the SSA regarding the direct deposit of SSDI into the deposit account of the claimant;

e d). verifying that the claimant's deposit account has sufficient funds to cover a withdrawal of a predetermined amount of overpaid disability insurance benefits after a direct deposit of a SSDI payment into the claimant's deposit account;

d e). electronically recovering, by computer, from the claimant's deposit account at least a part of the predetermined amount of overpaid disability insurance benefits previously provided to the claimant by the client; wherein the electronic ~~capture~~ recovery is completed after a SSDI payment is directly deposited in the claimant's deposit account;

e f). returning at least a portion of the amount of the recovered overpaid disability insurance benefits to the client; and

f.g). providing the client access to an interactive computer program through a website of the service provider, ~~wherein the interactive computer program allows the client to engage~~ configured to allow engagement in one or more activities selected from the group of activities consisting of monitoring the progress of one or more of the steps a) – ~~[[e]] f~~ ), calculating an amount of an overpaid disability insurance benefit, submitting an amount of an overpaid disability insurance benefit, making a referral of a claimant, and viewing a list of the client's claimants.

5. **Canceled**

6. (**Currently amended**) A data processing system employed by a service provider for managing to manage a disability insurance overpayment recovery service for recovery of an overpaid benefit from a claimant, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a.) ~~enabling monitoring by a third party client to monitor of~~ the progress of a claim for Social Security disability insurance benefits (SSDI) filed on behalf of a claimant and ~~the receipt of an award of SSDI from the Social Security Administration (SSA) by the claimant;~~

b.) ~~enabling accessing to a database of a service provider by the third party client, said database including data from which an overpaid amount of benefits paid to the claimant by the third party client can be~~ is calculated and submitted to the service provider by the third party client;

c.) confirming that the claimant has provided preauthorization to recover from a deposit account overpaid benefits paid to the claimant by the third party;

d.) verifying by the service provider that the claimant's deposit account has sufficient funds to cover a withdrawal of the submitted amount of overpaid benefits; and

~~e.) e): recovering from [[a]] the claimant's deposit account at least a part of the submitted overpaid amount of benefits paid to the claimant by the third party client after the award of SSDI by SSA and receipt of SSDI payments[(:)] and~~

~~d): returning at least a portion of the recovered predetermined amount of overpaid benefits to the third party client.~~

7. **(Currently amended)** A method performed by a service provider of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an overpayment of benefits previously paid to the claimant by a third party, the method comprising:

determining if that the claimant qualifies for SSDI from the Social Security Administration (SSA);

filing a claim for the claimant with the SSA to obtain an award of SSDI if ~~the claimant qualifies for an award of SSDI from the SSA;~~

obtaining preauthorization from the claimant to recover from a deposit account overpaid benefits paid to the claimant by the third party;

assisting the claimant in signing up for direct transfer of SSDI from the SSA to the deposit account;

determining requesting from the SSA a date and an amount of the direct transfer of SSDI from the SSA to the deposit account;

determining ~~an amount of the SSDI to which the claimant is entitled;~~

~~allowing access by providing~~ the third party access to an interactive computer program ~~wherein the interactive computer program allows configured to permit~~ the third party to submit an amount of overpaid benefits paid to the claimant by the third party through the interactive computer program;

~~receiving information regarding the amount of overpaid benefits submitted by the third party~~;

verifying that the deposit account has sufficient funds to cover a withdrawal of at least a part of the amount of overpaid benefits;

automatically recovering from the deposit account, by computer, at least a part of the overpaid amount; and

returning at least a portion of the recovered overpaid amount to the third party.

8. **Canceled**

9. **Canceled**

10. **Canceled**

11. **Canceled**

12. **(Currently amended)** A method performed by a service provider of capturing an amount of overpaid benefits paid to a claimant by a third party after an award of Social Security disability insurance benefits (SSDI) to the claimant, the method comprising:

obtaining authorization from the claimant for capture of the overpaid benefits;

providing the third party access to an interactive computer program of the service provider wherein the interactive computer program ~~provides~~ comprises information ~~[[to]]~~ for the third party regarding the progress of the capture of the overpaid benefit by the service provider;

~~enabling the third party to electronically submit to the service provider information regarding the amount of overpaid benefits to be captured;~~

~~receiving electronically from the third party the information regarding the an~~ amount of overpaid benefits to be captured;

verifying that a claimant deposit account has sufficient funds to cover a withdrawal of at least a part of the amount of overpaid benefits to be captured after a direct deposit of SSDI into the claimant deposit account;

electronically capturing at least a part of the amount of overpaid benefits ~~by~~ computer from the claimant deposit account; and

returning at least a portion of the recovered overpaid benefits to the third party.

13. **(Previously presented)** The method of claim 12 further comprising assisting the claimant in signing up with the Social Security Administration (SSA) for a direct deposit of the SSDI into the claimant's deposit account.

14. **(Currently amended)** The method of claim ~~[[13]]~~ 12 ~~further comprising~~ wherein the step of obtaining authorization from the claimant ~~to electronically for~~ capture of the predetermined overpaid amount of benefits from the claimant's deposit account

occurs before the SSA makes a direct deposit of the SSDI into the claimant's deposit account.

15. **(Currently amended)** The method of claim ~~[[13]]~~ 12 ~~further comprising wherein the step of~~ obtaining authorization from the claimant ~~to electronically for~~ capture the overpaid amount of benefits from the claimant's deposit account occurs after the SSA makes a direct deposit of the SSDI into the claimant's deposit account.

16. **(Currently amended)** A data processing system for managing an overpayment recovery service performed by a service provider for recovery of an overpaid benefit from a disabled individual previously paid by a third party, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a). determining ~~[[if]]~~ that the disabled individual qualifies to receive Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA);

b). enabling the service provider to file a claim for SSDI with the SSA on behalf of the disabled individual;

c). confirming that the disabled individual has provided preauthorization to recover from a deposit account overpaid benefits paid to the disabled individual by the third party;



~~d e).~~ allowing access to providing a third party access to a database containing comprising information regarding the progress of the ~~recovery service~~ wherein the database allows the third party to obtain information on the progress of the claim for SSDI and receipt of an award of SSDI from the SSA; and

e). recovering from the deposit account at least a part of the overpaid benefit; after the award of SSDI by SSA and receipt of the SSDI in the deposit account.

17. **Canceled**

18. **Canceled**

19. **Canceled**

20. **Canceled**

21. **(Previously presented)** The method of claim 12 further comprising the step of deducting a service fee from the recovered overpaid benefits before returning the at least a portion of the recovered overpaid benefits to the third party.

22. **(Currently amended)** The method of claim 12 further comprising wherein the step of obtaining from the claimant authorization from the claimant for electronically capturing capture of the at least a part of the amount of overpaid benefits from the deposit account of the claimant is performed by telephone, by computer or by written form.

23. **Canceled**

24. **Canceled**

25. **Canceled**

26. **(Currently amended)** A method performed by a service provider comprising:

a) obtaining preauthorization from a disabled individual for recovery of overpaid benefits;

ba). obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for [[a]] the disabled individual;

c. requesting from the SSA a date and an amount of a direct transfer of SSDI benefits from the SSA to a deposit account of the disabled individual;

db). verifying that [[a]] the deposit account of the disabled individual has sufficient funds to cover a withdrawal of a predetermined amount of overpaid benefits made to the disabled individual by a third party client of the service provider;

ee.) automatically recovering, by a computer, the predetermined amount of overpaid benefits from the disabled individual's deposit account; and

fd.) granting ~~providing access~~ by the third party client access to an interactive computer program maintained by the service provider, the interactive computer program comprising data regarding ~~the recovery of the predetermined amount of the overpaid benefits, wherein the access to the interactive computer program allows the third party to obtain information regarding~~ one or more of steps a) – e e).

27. **(Currently amended)** The method of claim 26 wherein the ~~access to the interactive computer program~~ is configured to accept ~~further allows the third party to submit by computer to the service provider information from the third party client~~

regarding the predetermined ~~overpayment~~ amount of overpaid benefits made to the disabled individual by the third party client ; ~~said method further including electronically receiving by the service provider the information regarding the predetermined amount from the third party.~~

**28. Canceled**

29. **(Currently amended)** A computerized method of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an amount of overpaid benefits previously paid to the claimant by a third party, comprising:

determining ~~[[if]]~~ that the claimant qualifies for SSDI from the Social Security Administration (SSA);

filing a claim for the claimant with the SSA to obtain an award of SSDI ~~if the claimant qualifies for an award of SSDI from the SSA;~~

~~has received an;~~

obtaining authorization from the claimant to access a deposit account held by the claimant;

assisting the claimant in setting up direct payment of SSDI from the SSA into the deposit account;

providing the third party with access to a computer database through a website wherein the third party can submit an amount of overpaid benefits to be recovered from the claimant's deposit account;

verifying that the deposit account held by the claimant has sufficient funds to cover a withdrawal of at least a part of the overpaid benefits after direct payment of SSDI into the deposit account;

recovering by a computer from the claimant's deposit account at least a part of the overpaid benefits;

deducting a service provider's fee from the recovered overpaid benefits; and

returning the remainder of the recovered overpaid benefits to the third party.

30. **(Previously presented)** The method of claim 2 comprising a step of notifying the third party if information regarding the amount of overpaid benefits to be recovered is still required in order to recover the amount of overpaid benefits.

31. **Canceled**

32. **(Previously presented)** The method of claim 4 further comprising electronically notifying the client that the recovery was made.

33. **(Currently amended)** The method of claim 1 further comprising deducting a service provider's fee from the ~~calculated overpayment~~ at least a part of the ~~predetermined portion of the recovered amount of~~ overpaid benefits ~~recovered from the claimant's deposit account.~~

34. **(Previously presented)** The method of claim 1 further comprising assisting the claimant in setting up direct payment of SSDI from the SSA to the deposit account.

35.     **(Currently amended)** The method of claim 1 wherein the step of providing the third party with access to an interactive computer program further comprises **allowing providing the third party with** access to an interactive computer program through a website.